

SECURITY ON **YOUR LIFE'S JOURNEY**

SUN PROTECT GIF

Rest assured your savings are safe as you travel confidently toward your next goal.

Sun Protect GIF

Grow your savings for life's journey

Sun Protect Guaranteed Investment Fund (GIF) is a segregated fund product that can protect your capital at the highest level available, allowing you to save confidently toward your goals. You can relax, knowing you have security built into your investment.

Protection

- Safeguards the value of your investment, with your goals in mind.
- Deposits made in the first year receive a 100% maturity guarantee (reduced for withdrawals).
- Potential to lock in gains from positive market performance and protect your investment against market downturns.
- Can increase the value of your legacy.
- Your beneficiaries will receive a guaranteed amount.

Growth

- Choose from a wide range of investment funds, across a variety of asset classes.
- Hold up to 100% of your assets in equity funds to maximize your growth potential.
- Benefit from investment expertise with access to leading global portfolio managers.

Flexibility and control

- You'll have access to your money if you need it for an emergency.
- Enjoy confidence in the quality of your investment choices. You can customize your portfolio to agree with your tolerance for risk.

Unique RRIF strategy

- Our unique treatment of RRIF income provides superior protection for you, especially in down markets when you need it most.
- To protect the value of the guarantees, any required RRIF minimum withdrawal will reduce the guarantees only by the dollar amount of the withdrawal.

100% Maturity benefit guarantee

Maturity value preservation

Returns your original investment at maturity, with the potential to capture market gains, up to four times a year, until age 80.*

100% Death benefit guarantee

Estate protection

Protect and grow your legacy with an automatic annual reset of the 100% death benefit guarantee, until age 80.**

* The maturity benefit date is 15 years from your initial deposit or the most recent reset date. A 100% guarantee covers deposits in the first year, and for one year after a reset or renewal. All other deposits have a 75% maturity guarantee.

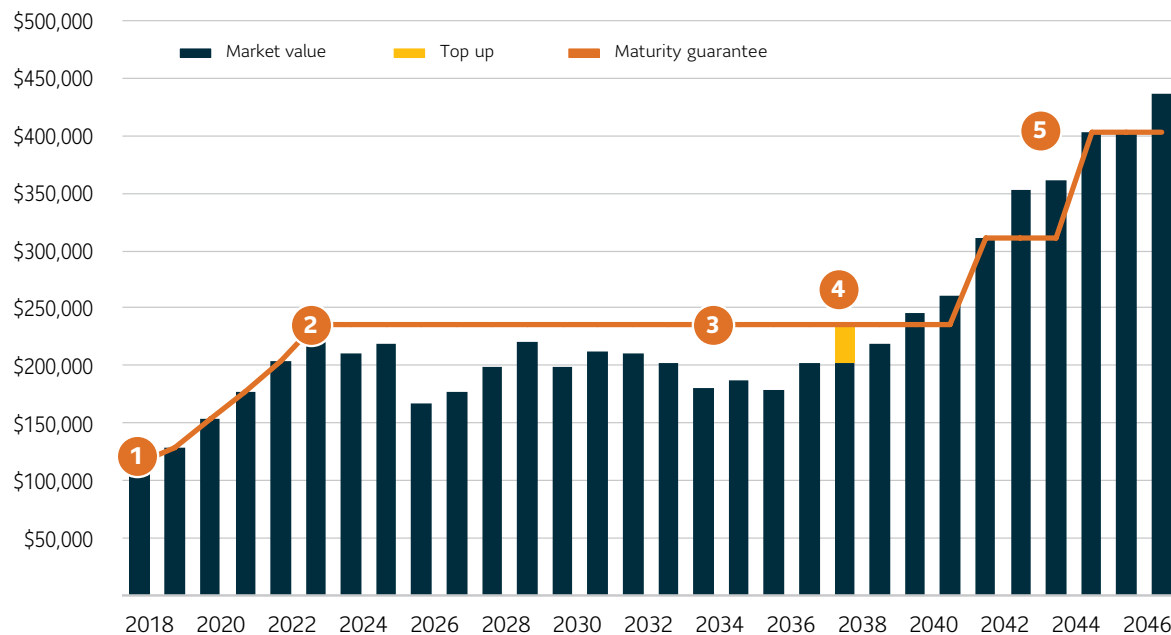
** Based on increases in market performance.

Sun Protect GIF

Protect your investment growth

You can protect your principal and preserve your maturity benefit guarantee.

Here's an example of **how resets and top-ups work**:



This graph is intended for illustration purposes only and is meant to provide general guidelines.

- 1 Julie makes an initial deposit in 2018, with a maturity date of 2033.
- 2 From 2019-2023, Julie requests resets, because markets are good. This locks in market gains and moves her maturity date forward by 15 years.
- 3 From 2023-2038, markets are volatile. The market value of Julie's contract fluctuates. The maturity guarantee, however, does not change.
- 4 On the anniversary date in 2038, 15 years from the last reset, the contract matures. At this time, Sun Life compares the contract's market value to the maturity guarantee and tops up the contract's market value, increasing the value of Julie's investment.
- 5 At maturity, Julie renews the contract for another 15 years and continues to benefit from resets, because market values increase from 2039-2047, which further grow her maturity guarantee. Resets are available to Julie when markets perform well, until the year she turns age 80.

Resets lock in Julie's market gains. **Top ups** ensure the value of her maturity benefit guarantee is preserved.



**Invest confidently,
knowing you're protected
with guarantees.**

Sun Life Guaranteed Investment Funds (GIFs) is an industry-leading suite of segregated fund products offering the benefits of protection, investment growth, flexibility and control for your assets. With segregated fund contracts, you can also benefit from the features of an insurance contract, including efficient estate settlement.

Sun Life GIFs can improve your savings now, helping you build for the future and prepare for your retirement. I can show you the benefits of these and our other investment and insurance solutions.

Any amount that is allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value.

Sun Life GIFs are individual variable annuity contracts issued by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

Sun Life Global Investments is a trade name of SLGI Asset Management Inc., Sun Life Assurance Company of Canada and Sun Life Financial Trust Inc. Sun Life Assurance Company of Canada is the issuer of guaranteed insurance contracts, including Accumulation Annuities (Insurance GICs), Payout Annuities, and Individual Variable Insurance Contracts (Sun Life GIFs).

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Your journey with Sun Life GIFs starts here

As your advisor, I'm here to guide you along the way. Let's talk more to see if **Sun Protect GIF** is right for you. For more information please visit sunprotectgif.ca.

To learn more about the complete suite of **Sun Life GIFs**, visit sunlifegifs.ca.



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